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Docket No. 1986.004.00-US
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Errol KENDALL et al.

Customer No. 30827

Application No. 10/024,585

Confirmation No. 2499

Filed: December 21, 2001

Art Unit: 3693

For: SYSTEM FOR APPRAISING LIFE
INSURANCE AND ANNUITIES

Examiner: Sara M. Chandler

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO ELECTION/RESTRICTION REQUIREMENT

Dear Sirs:

In response to the Election/Restriction Requirement set forth in the Office Action mailed January 10, 2007, Applicants hereby provisionally elect Group III - Claims 44-59, drawn to a method and system for appraising value of a life insurance product to a customer.

An action on the merits is respectfully requested.


If these papers are not considered timely filed by the Patent and Trademark Office, then a petition is hereby made under 37 C.F.R. §1.136, and any additional fees required under 37 C.F.R. §1.136 for any necessary extension of time, or any other fees required to complete the filing of this response, may be charged to Deposit Account No. 50-0911. Please credit any overpayment to deposit Account No. 50-0911.

Application No.: 10/024,585

Docket No.: 1986.004.00-US

Dated: February 12, 2007

Respectfully submitted,

By 

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